

Information to identify the case:

Debtor 1	Gerald W. Gotch	Social Security number or ITIN	xxx-xx-2434
	First Name Middle Name Last Name	EIN	-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-10435-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gerald W. Gotch

2/15/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gerald W. Gotch
Debtor

Case No. 18-10435-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Feb 15, 2023

Form ID: 318

Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2023:

Recip ID	Recipient Name and Address
db	+ Gerald W. Gotch, 740 S. Keel Ridge Road, Hermitage, PA 16148-9123
sp	+ Darren K. Parr, 967 Liberty Ave., Floor 2, Pittsburgh, PA 15222-3701
cr	+ LAKEVIEW LOAN SERVICING LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14826429	+ Hermitage c/o Berkheimer, Mercer Office, Hermitage Municipal Building, 800 North Hermitage Road, Hermitage, PA 16148-3220
14826430	+ Kay Jewelers/DNF Associates LLC, 375 Ghent Road, Akron, OH 44333-4601
14913502	+ M&T Bank as servicer for, Lakeview Loan Servicing LLC, P.O. Box 1288, Buffalo, NY 14240-1288
14826432	#+ McCabe, Weisberg, & Conway LLC, 123 S. Broad St., Ste. 1400, Philadelphia, PA 19109-1060
14826433	+ Medical Data Systems Inc., 2120 15th Avenue, Vero Beach, FL 32960-3436
14826436	+ Penn-Ohio Associates, in Anesthesiology, 740 E. State St., Sharon, PA 16146-3328
14826438	+ Primary Health Network, 63 Pitt St., Sharon, PA 16146-2102
14826439	+ Sharon Regional, 740 E. State St., Sharon, PA 16146-3395
14826440	+ Sharon Regional Health System, 740 E. State St., Sharon, PA 16146-3395

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 16 2023 05:04:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 16 2023 00:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14879630	+ EDI: LCIFULLSRV	Feb 16 2023 05:04:00	Antero Capital, LLC, PO BOX 1931, Burlingame CA 94011-1931
14826424	EDI: CAPITALONE.COM	Feb 16 2023 05:04:00	Capital One Bank, P.O. Box 5155, Norcross, GA 30091
14826425	Email/Text: BKelectronicnotices@cenlar.com	Feb 16 2023 00:00:00	Cenlar, P.O. Box 77404, Trenton, NJ 08628
14826426	EDI: CITICORP.COM	Feb 16 2023 05:04:00	Citibank/Citigroup, Bankruptcy Dept., P.O. Box 6034, Sioux Falls, SD 57117
14826427	+ EDI: WFNNB.COM	Feb 16 2023 05:04:00	Comenity Bank, One Righter Parkway, Suite 100, Wilmington, DE 19803-1533
14826428	Email/Text: bdsupport@creditmanagementcompany.com	Feb 16 2023 00:01:00	Credit Management Company, P.O. Box 16346, Pittsburgh, PA 15242-0346
14859872	EDI: DISCOVER.COM	Feb 16 2023 05:04:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14826431	+ Email/Text: nsm_bk_notices@mrcooper.com		

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User: auto

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		Feb 16 2023 00:00:00	Lakeview Loan Servicing LLC, 507 Prudential Rd., Horsham, PA 19044-2308
14880854	+ Email/Text: BKelectronicnotices@cenlar.com		
		Feb 16 2023 00:00:00	Lakeview Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
14868131	+ Email/Text: bankruptcydpt@mcmcg.com		
		Feb 16 2023 00:00:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14826434	+ Email/Text: bankruptcydpt@mcmcg.com		
		Feb 16 2023 00:00:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14826435	EDI: PENNDEPTREV		
		Feb 16 2023 05:04:00	PA Dept. of Revenue, Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0946
14826435	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Feb 16 2023 00:00:00	PA Dept. of Revenue, Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0946
14826437	EDI: PRA.COM		
		Feb 16 2023 05:04:00	Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
14878826	EDI: PRA.COM		
		Feb 16 2023 05:04:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14827685	+ EDI: RECOVERYCORP.COM		
		Feb 16 2023 05:04:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14829146	+ EDI: PENNDEPTREV		
		Feb 16 2023 05:04:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14829146	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Feb 16 2023 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14826442	+ EDI: RMSC.COM		
		Feb 16 2023 05:04:00	Synchrony Bank, P.O. Box 965007, Orlando, FL 32896-5007
14826441	+ EDI: RMSC.COM		
		Feb 16 2023 05:04:00	Synchrony Bank, 4500 Munson St. NW, Canton, OH 44718-3607
14826443	+ EDI: RMSC.COM		
		Feb 16 2023 05:04:00	Synchrony Bank/JC Penney, P.O. Box 965007, Orlando, FL 32896-5007
14881135	+ Email/Text: bncmail@w-legal.com		
		Feb 16 2023 00:00:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14826444	+ EDI: WTRRN BANK.COM		
		Feb 16 2023 05:04:00	TD Bank/Target, P.O. Box 673, Minneapolis, MN 55440-0673
14871752	^ MEBN		
		Feb 15 2023 23:57:09	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14826445	Email/Text: bankruptcytn@wakeassoc.com		
		Feb 16 2023 00:00:00	Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC
cr		Lakeview Loan Servicing, LLC as serviced by M & T
cr		M&T as servicer for Lakeview Loan Servicing, LLC
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14879631	*+	Antero Capital, LLC, PO BOX 1931, Burlingame CA 94011-1931

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

District/off: 0315-1

User: auto

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2023 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Lakeview Loan Servicing LLC ecfmil@mwc-law.com, ecfmil@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Christopher M. McMonagle	on behalf of Creditor Lakeview Loan Servicing LLC cmcmonagle@timoneyknox.com, bkecf@sterneisenberg.com
Christopher M. McMonagle	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC cmcmonagle@timoneyknox.com bkecf@sterneisenberg.com
Dai Rosenblum	on behalf of Debtor Gerald W. Gotch dai@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Raymond M Kempinski	on behalf of Creditor Lakeview Loan Servicing LLC ecfmil@mwc-law.com, ecfmil@ecf.courtdrive.com
Tamera Ochs Rothschild	trothschild@gmx.com pa70@ecfcbis.com

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